

**Information to identify the case:**

|                                |                                  |                                |             |
|--------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1                       | <u>Bijen A. Patel</u>            | Social Security number or ITIN | xxx-xx-5100 |
|                                | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2                       |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)            | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court | District of New Jersey           |                                |             |
| Case number:                   | 17-24676-KCF                     |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Bijen A. Patel

6/29/18

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Bijen A. Patel  
 Priti Patel  
 Debtors

Case No. 17-24676-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 3  
 Total Noticed: 61

Date Rcvd: Jun 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2018.

db +Bijen A. Patel, 4 Crane Place, Spotswood, NJ 08884-1090  
 acc +Bederson & Company, LLC, 347 Mt. Pleasant Avenue, Suite 200, West Orange, NJ 07052-2749  
 cr +Dilip Shap, c/o Stark & Stark, PC, 993 Lenox Drive, Lawrenceville, NJ 08648-2316  
 cr +Harisha A. Patel, c/o Stark & Stark, PC, 993 Lenox Drive, Lawrenceville, NJ 08648-2316  
 dft +Jignesh Patel, 800 Paramus Road, Paramus, NJ 07652-1701  
 cr +Pranav Shastri, c/o Stark & Stark, PC, 993 Lenox Drive, Lawrenceville, NJ 08648-2316  
 dft +Priti Patel, 800 Paramus Road, Paramus, NJ 07652-1701  
 cr +Swati Patel, c/o Stark & Stark, PC, 993 Lenox Drive, Lawrenceville, NJ 08648-2316  
 516952905 +337 George Street Realty, LLC, 385 George Street, New Brunswick, NJ 08901-2003  
 516952906 +377 George Street Realty, LLC, c/o Geoffrey D. Mueller, Esq., 610 East Palisade Avenue,  
 Englewood Cliffs, NJ 07632-1801  
 516952908 +Ashu Patel, c/o Richard Lupo, LLC, 1254 Hwy 27, North Brunswick, NJ 08902-1765  
 516952910 +Burgerfi International, LLC, 105 US Hwy 1, North Palm Beach, FL 33408-5401  
 516952911 +Burgerfi International, LLC, c/o Cory B. Kravit, Esq., 1801 N. Military Trail, Suite 120,  
 Boca Raton, FL 33431-1810  
 517134866 +Canon Financial Services, Inc., c/o Howard N. Sobel, P.A., 507 Kresson Road,  
 Voorhees, NJ 08043-9564  
 516952912 +Chandrakant Patel, c/o Mavinkurve & Patel, LLC, 555 US Hwy 1 S, Suite 100,  
 Iselin, NJ 08830-3154  
 517186199 +Dilip Shah, c/o Stark & Stark, P.C., Attn: Marshall Kizner, 993 Lenox Drive,  
 Lawrenceville, NJ 08648-2389  
 516952915 +Dilip Shah, 1312 Brassie Street, Allentown, PA 18106-9636  
 516952916 +Dipti Patel, c/o Richard Lupo, LLC, 1254 Hwy 27, North Brunswick, NJ 08902-1765  
 517060968 +Ford Motor Credit Co, Att: Morgan Bornstein, 1236 Brace Rd Ste K,  
 Cherry Hill, NJ 08034-3229  
 517186197 +Harisha A. Patel a/k/a Harishila A. Patel, c/o Stark & Stark, P.C., Attn: Marshall Kizner,  
 993 Lenox Drive, Lawrenceville, NJ 08648-2389  
 517476064 +Harisha A. Patel a/k/a Harishila A. Patel, Pranav, c/o Stark & Stark, P.C.,  
 Attn: Marshall Kizner, 993 Lenox Drive, Lawrenceville, NJ 08648-2389  
 516952920 +Harshila A. Patel, 7540 Windsor Drive, Suite 206, Allentown, PA 18195-1015  
 516952921 +Indus American Bank, 1630 Oak Tree Road, Edison, NJ 08820-2821  
 517077479 +Indus American Bank, Att: Newman Simpson, 32 Mercer St, Hackensack, NJ 07601-5621  
 516952922 +Indus American Bank, c/o Mindy R. Zlotogura, Esq., 32 Mercer Street,  
 Hackensack, NJ 07601-5621  
 516972769 +Itria Ventures LLC, c/o John J. Winter, Esquire, The Chartwell Law Offices, LLP,  
 970 Rittenhouse Road, Suite 300, Eagleville, PA 19403-2265  
 516952924 +Itria Ventures, LLC, c/o John J. Winter, Esq., 970 Rittenhouse Road, Suite 300,  
 Norristown, PA 19403-2265  
 516952923 +Itria Ventures, LLC, 1000 N. West Street, Suite 1200, Wilmington, DE 19801-1058  
 516952925 +Jayesh Brahmabhatt, 221 University Drive, Newark, DE 19713-1181  
 516952926 +Kalpana B. Patel, 6 Crane Place, Spotswood, NJ 08884  
 516952927 +Kanubhai Patel, Paul Fellman, Esq., 100 West 6th Street, Suite 204, Media, PA 19063-2431  
 516952931 +Paresh Patel, 59 Cortland Drive, East Brunswick, NJ 08816-2384  
 517165061 +Peter G. Wagner, Esq., 1254 State Highway 27, Ste. 1, North Brunswick, NJ 08902-1765  
 516952932 +Pranav K. Shastri, 1599 Fieldstone Street, Allentown, PA 18106-9140  
 517186198 +Pranav Shastri, c/o Stark & Stark, P.C., Attn: Marshall Kizner, 993 Lenox Drive,  
 Lawrenceville, NJ 08648-2389  
 516952933 +Rajesh Patel, c/o Richard Lupo, LLC, 1254 Hwy 27, North Brunswick, NJ 08902-1765  
 516952934 +Rasik Patel, Paul Fellman, Esq., 100 West 6th Street, Suite 204, Media, PA 19063-2431  
 516952935 +Robert Wisniewski, c/o Montgomery, Chapin & Fettes, PC, 745 Route 202/206, Suite 101,  
 Bridgewater, NJ 08807-1758  
 516952936 +Roma Funding, LLC, 7 Wood Ave., Linden, NJ 07036  
 516952937 +SLS, 8742 Lucent Blvd., Littleton, CO 80129-2302  
 516952930 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: New Jersey Division of Taxation, Bankruptcy Unit, PO Box 245,  
 Trenton, NJ 08695-0267)  
 516952938 +Snyhal Patel, c/o Richard Lupo, LLC, 1254 Hwy 27, North Brunswick, NJ 08902-1765  
 517486009 +Snyhal Patel, Ashu Patel & Dipti Patel, Peter G. Wagner, Esq., 1254 Hwy 27., Ste. 1,  
 North Brunswick, NJ 08902-1765  
 517186200 +Swati Patel, c/o Stark & Stark, P.C., Attn: Marshall Kizner, 993 Lenox Drive,  
 Lawrenceville, NJ 08648-2389  
 516952939 +Swati V. Patel, 8916 Grady Drive, Breinigsville, PA 18031-4115  
 516952940 +The Bank of New York Mellon, c/o Parker McCay, PA, 9000 Midlantic Drive, Suite 300,  
 PO Box 5054, Mount Laurel, NJ 08054-5054

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 29 2018 23:55:45 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: usprepregion03.ne.ecf@usdoj.gov Jun 29 2018 23:55:42 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 61

Date Rcvd: Jun 29, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

|           |   |   |
|-----------|---|---|
| 516952907 | EDI: AMEREXPR.COM Jun 30 2018 03:34:00  | American Express, PO Box 981537,<br>El Paso, TX 79998-1537                                |
| 517115087 | EDI: BECKLEE.COM Jun 30 2018 03:34:00   | American Express Bank, FSB, c/o Becket and Lee LLP,<br>PO Box 3001, Malvern PA 19355-0701 |
| 516952909 | EDI: BANKAMER.COM Jun 30 2018 03:34:00  | Bank of America, PO Box 982235,<br>El Paso, TX 79998-2235                                 |
| 516952913 | EDI: CHASE.COM Jun 30 2018 03:34:00     | Chase, PO Box 15298, Wilmington, DE 19850-5298  |
| 517093700 | EDI: CRFRSTNA.COM Jun 30 2018 03:34:00  | Credit First NA, PO Box 818011,<br>Cleveland, OH 44181-8011                               |
| 516952914 | EDI: CRFRSTNA.COM Jun 30 2018 03:34:00  | Credit First NA/Firestone, PO Box 81083,<br>Cleveland, OH 44181                           |
| 516952917 | EDI: DISCOVER.COM Jun 30 2018 03:34:00  | Discover, P.O. Box 15316, Wilmington, DE 19850  |
| 517030802 | EDI: DISCOVER.COM Jun 30 2018 03:34:00  | Discover Bank, Discover Products Inc,<br>PO Box 3025, New Albany, OH 43054-3025           |
| 516952918 | +EDI: CRFRSTNA.COM Jun 30 2018 03:34:00 | Firestone, PO Box 81307, BK 14,<br>Cleveland, OH 44181-0307                               |
| 516952919 | +EDI: FORD.COM Jun 30 2018 03:33:00     | Ford Motor Credit, PO Box 542000,<br>Omaha, NE 68154-8000                                 |
| 516952929 | EDI: MID8.COM Jun 30 2018 03:34:00      | Midland Credit Mgmt, 8875 Aero, Suite 200,<br>San Diego, CA 92123-2255                    |
| 517147830 | +EDI: MID8.COM Jun 30 2018 03:34:00     | Midland Funding LLC, PO Box 2011,<br>Warren, MI 48090-2011                                |
| 516952941 | +EDI: WFFC.COM Jun 30 2018 03:34:00     | Wells Fargo, PO Box 6995, Portland, OR 97228-6995   |
|           |   | TOTAL: 15   |

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

|           |   |
|-----------|---|
| cr*       | +Indus American Bank, 1630 Oak Tree Road, Edison, NJ 08820-2821   |
| cr*       | +Itria Ventures LLC, c/o John J. Winter, Esquire, The Chartwell Law Offices, LLP,<br>970 Rittenhouse Road, Suite 300, Eagleville, PA 19403-2265 |
| 516952928 | ##+Mack Amin, 6 Racine Lane, Matawan, NJ 07747-9737   |

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 01, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2018 at the address(es) listed below:

Anne S. Cantwell on behalf of Mediator Anne S. Cantwell ACantwell@shermansilverstein.com  
Brian Thomas Crowley on behalf of Trustee John Michael McDonnell bcrowley@mchfirm.com,  
bcrowley@mcdonnellcrowley.com  
Brian Thomas Crowley on behalf of Plaintiff John M. McDonnell bcrowley@mchfirm.com,  
bcrowley@mcdonnellcrowley.com  
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York,  
as Trustee for CWALT Alternative Loan Trust 2004-J1, Mortgage Pass-Through Certificates, Series  
2004- J1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Emil S. Cuccio on behalf of Defendant Priti Patel escuccio@aol.com  
Emil S. Cuccio on behalf of Defendant Jignesh Patel escuccio@aol.com  
John J. Winter on behalf of Creditor Itria Ventures LLC jwinter@chartwellllaw.com,  
amccinton@chartwellllaw.com  
John J. Winter on behalf of Plaintiff Itria Ventures LLC jwinter@chartwellllaw.com,  
amccinton@chartwellllaw.com  
John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfcbis.com

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Total Noticed: 61

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Marshall T. Kizner on behalf of Creditor Dilip Shap mkizner@stark-stark.com  
Marshall T. Kizner on behalf of Creditor Harisha A. Patel mkizner@stark-stark.com  
Marshall T. Kizner on behalf of Creditor Pranav Shastri mkizner@stark-stark.com  
Marshall T. Kizner on behalf of Creditor Swati Patel mkizner@stark-stark.com  
Michael P. Otto on behalf of Debtor Bijen A. Patel motto@ottolawoffice.com  
Michael P. Otto on behalf of Defendant Bijen A. Patel motto@ottolawoffice.com  
Mindy R. Zlotogura on behalf of Creditor Indus American Bank mzlotogura@newmansimpson.com  
Peter Broege on behalf of Mediator Peter Broege pbroege@bnfsbankruptcy.com,  
G1580@notify.cincompass.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. as successor by merger to  
Wachovia Bank, N.A. ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. as successor by merger  
to Wachovia Bank, N.A. ecf@powerskirn.com

TOTAL: 20